

In re:
Erik A. Wharton
Shari L. Merton
Debtors

Case No. 23-12910-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 27, 2023

User: admin
Form ID: 309I

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	Erik A. Wharton, Shari L. Merton, 27 Lewis St, Fstrvl Trvose, PA 19053-4319
14820251	Bread Financial, Attn: Bankruptcy, 3095 Loyalty Cir, Columbus, OH 43219-3673
14820253	Bucks County Water & Sewer Authority, 1275 Almshouse Rd, Warrington, PA 18976-1209
14820259	Cornerstone Education Loan Services, 60 S 400 W, Salt Lake Cty, UT 84101-1284
14820275	+ Lower Southampton Township, 1500 Desire Ave, Fstrvl Trvose, PA 19053-4496
14820277	Mercury Financial LLC, Attn: Bankruptcy, 11401 Century Oaks Ter Ste 470, Austin, TX 78758-0007
14820282	+ Peerform Inc, 711 3rd Avenue, New York, NY 10017-4014
14820283	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14820285	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14820291	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Oct 27 2023 23:56:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Oct 27 2023 23:56:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Oct 27 2023 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 28 2023 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2023 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 27 2023 23:56:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14820247	+ EDI: GMACFS.COM	Oct 28 2023 03:57:00	Ally Financial, Inc, 500 Woodard Ave, Detroit, MI 48226-3416
14820248	Email/PDF: bncnotices@becket-lee.com	Oct 28 2023 00:13:46	American Express, Attn: Bankruptcy, 200 Vesey St, New York, NY 10285-1000
14820249	Email/Text: bk@avant.com	Oct 27 2023 23:56:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise

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			Mart Plz Ste 900, Chicago, IL 60654-1105
14820250	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 28 2023 00:02:12	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14820252	Email/Text: rm-bknotices@bridgecrest.com	Oct 27 2023 23:56:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14820258	Email/Text: cfcbackoffice@contfinco.com	Oct 27 2023 23:56:00	Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
14820254	EDI: CAPITALONE.COM	Oct 28 2023 03:57:00	Capital One Financial Corp., Attn: Bankruptcy, 1680 Capital One Dr, McLean, VA 22102-3407
14820255	Email/Text: bankruptcycollections@citadelbanking.com	Oct 27 2023 23:56:00	Citadel Federal Credit Union, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14820256	EDI: CITICORP.COM	Oct 28 2023 03:57:00	Citibank N.A., Mail Code 451, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14820257	+ EDI: WFNNB.COM	Oct 28 2023 03:57:00	Comenity Capital Bank, Attn: Bankruptcy, 12921 S Vista Station Blvd, Draper, UT 84020-2377
14820260	Email/PDF: creditonebknotifications@resurgent.com	Oct 28 2023 00:01:37	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14820261	Email/PDF: DellBKNotifications@resurgent.com	Oct 28 2023 00:02:12	Dell Financial Services, Attn: Bankruptcy, P.O. Box 81577, Austin, TX 78708-1577
14820262	EDI: DISCOVER.COM	Oct 28 2023 03:57:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14824613	EDI: DISCOVER.COM	Oct 28 2023 03:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14820265	Email/Text: BNSFN@capitalsvcs.com	Oct 27 2023 23:56:00	First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
14820267	Email/Text: BNBLAZE@capitalsvcs.com	Oct 27 2023 23:56:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
14820263	+ EDI: BLUESTEM	Oct 28 2023 03:57:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14820264	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Oct 27 2023 23:56:00	First Investors Financial Dept, Attn: Bankruptcy Attn: Bankruptcy, 3065 Akers Mill Rd SE , Ste 700, Atlanta, GA 30339-3124
14820266	+ EDI: AMINFOFP.COM	Oct 28 2023 03:57:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14820268	Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 27 2023 23:56:00	Fortiva Retail Credit, Attn: Bankruptcy, 5 Concourse Pkwy Ste 300, Atlanta, GA 30328-6101
14820269	+ EDI: PHINGENESIS	Oct 28 2023 03:57:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14820270	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 27 2023 23:56:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14820271	+ Email/Text: electronicbkydocs@nelnet.net	Oct 27 2023 23:56:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14820272	EDI: IRS.COM	Oct 28 2023 03:57:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14820273	EDI: JPMORGANCHASE	Oct 28 2023 03:57:00	JPMorgan Chase Bank N.A., Mail Code LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
14823178	+ Email/Text: RASEBN@raslg.com	Oct 27 2023 23:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,,

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			Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14820274	EDI: LENDNGCLUB	Oct 28 2023 03:57:00	LendingClub Corporation, Attn: Bankruptcy, 595 Market St Ste 200 ,, San Francisco, CA 94105-2802
14820276	Email/Text: bankruptcy@marinerfinance.com	Oct 27 2023 23:56:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
14820278	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 28 2023 00:13:51	Merrick Bank, Attn: Bankruptcy, 10705 S Jordan Gtwy Ste 200, South Jordan, UT 84095-3977
14820280	EDI: AGFINANCE.COM	Oct 28 2023 03:57:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14820281	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 27 2023 23:56:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14820284	EDI: PENNDEPTREV	Oct 28 2023 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14820284	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2023 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14820286	^ MEBN	Oct 27 2023 23:55:43	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
14820287	Email/PDF: SoFiBKNotifications@resurgent.com	Oct 28 2023 00:02:41	SoFi Lending Corp., Attn: Bankruptcy, 1 Letterman Dr Ste 4700 Bldg A, San Francisco, CA 94129-1512
14820288	+ EDI: RMSC.COM	Oct 28 2023 03:57:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14820289	+ EDI: WTRRN BANK.COM	Oct 28 2023 03:57:00	Target Natonal Bank, Attn: Bankruptcy, 3901 W 53rd St, Sioux Falls, SD 57106-4216
14820290	+ Email/Text: dbogucki@trumark.org	Oct 27 2023 23:56:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14820292	^ MEBN	Oct 27 2023 23:55:44	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14820293	Email/Text: bknotice@upgrade.com	Oct 27 2023 23:56:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery St Fl 23, San Francisco, CA 94111-3305
14821645	^ MEBN	Oct 27 2023 23:55:44	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14820294	Email/Text: bk@villagecapital.com	Oct 27 2023 23:56:00	Village Capital & Investment LLC, Attn: Bankruptcy, 2550 Paseo Verde Pkwy Ste 100, Henderson, NV 89074-7129
14820295	+ EDI: WFFC2	Oct 28 2023 03:57:00	Wells Fargo, Attn: Bankruptcy, 420 Montgomery St, San Francisco, CA 94104-1298

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14820279	##	Neshaminy School District, 2250 Langhorne Yardley Rd, Langhorne, PA 19047-8245

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2023 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Erik A. Wharton mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Shari L. Merton mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1:	<u>Erik A. Wharton</u>	Social Security number or ITIN: xxx-xx-5446
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>Shari L. Merton</u>	Social Security number or ITIN: xxx-xx-6507
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 9/26/23
Case number:	23-12910-mdc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Erik A. Wharton	Shari L. Merton
2. All other names used in the last 8 years		
3. Address	27 Lewis St Fstrvl Trvose, PA 19053-4319	27 Lewis St Fstrvl Trvose, PA 19053-4319
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 10/27/23

For more information, see page 2

Debtor **Erik A. Wharton** and **Shari L. Merton**

Case number **23-12910-mdc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 20, 2023 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 2/20/24 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 12/5/23 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 3/25/24 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/11/24 at 09:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	